

REMARKS

This response is to the Office Action mailed on 09/16/2010.

From the action:

This action is non-final in response to communication filed on 27 July 2010. Claims 13 and 15-23 are pending in the application. Claims 13 and 15-23 are rejected.

Applicant's response:

Acknowledged

From the action:

Claims 13 and 15-23 are rejected under 35 U.S.C. 102(a) as being anticipated by U.S. Patent 6,317,783 to Freishtat et al. ('783)

Regarding claim 13, '783 discloses in, for example, Figure 2, the abstract, Col. 4, lines 22-60, etc. a computerized server (290) connected to the Internet (230) executing software providing an interactive bill-payment service, comprising:

an Internet-connected computerized appliance (220) providing access to Internet sites for a user;

a first Internet site hosted by the server (Col. 9 lines 15-17 "utilizing a Web site as an intermediary" accessible by the computerized appliance comprising a first instance of the software providing an interactive interface enabling the user to select, view and pay itemized bills accessed from billing sources having Internet sites (250) other than the first Internet site; and

a second Internet site hosted by a second computerized server (340) operating a second instance of the software, accessible to the first Internet site, the second instance of software automatically navigating to the billing sources (Col. 9, lines 29-47 "...340 is responsible for accessing and storing user PI and executing transactions authorized by the end user. .."(Emphasis added», by proxy, on the Internet subscribed to by the user, logging in to the user's billing sources as if the user collecting itemized bills and bill-related data for the user (Col. 9, lines 59+ "A simulated web client could perform access or transaction processes automatically supplying access and verification data as necessary", and providing the itemized bills and bill-related data to the first Internet site (Col. 10, lines 32+ "In order to provide personal information to an end-user quickly...component 340...updates...intermediary website..."

See also Col. 3 lines 4-19 reproduced immediately below;

Regarding claim 15 and the limitation wherein the first Internet site is a portal server providing a personalized interface for the user in hypertext markup language see, for example, Col. 12 lines 12-28 reproduced immediately below.

Regarding claim 16 and the limitation wherein the billing sources are subscribed to by the user requiring the second software at the second Internet site to enter a username and password on behalf of the user, authorized by the user, for access to user bill information see for example, Col. 4 lines 22-27 reproduced immediately below.

Regarding claim 17 and the limitation wherein the Internet-connected computerized appliance is a personal computer with accessibility to the Internet see, for example Figure 2, item 220 and descriptive text.

Regarding claim 18 and the limitation wherein the Internet-connected computerized appliance is a cellular telephone with accessibility to the Internet see, for example, Col. 3

lines 4-19, specifically lines 11-15 "... telephone ... other wireless device ... or other delivery vehicle".

Regarding claim 19 and the limitation wherein the Internet-connected computerized appliance is a hand-held computer with accessibility to the Internet see, for example, Col. 3 lines 4-19, specifically lines 11-15 "client computer... other wireless device ... or other delivery vehicle", Col. 9, lines 5-20 "... Palm Pilot ... "etc.

Regarding claim 20 and the limitation wherein the second Internet site stores aggregated bill data (See for example, Figure 3, item (280) and related descriptive text) on behalf of the user in a connected data repository (See for example, Figure 3, item (375) and related descriptive text) remote from the second server node.

Regarding claim 21 and the limitation wherein the interactive software interface at the first Internet site is linked to a plurality of secondary interfaces provided in the form of hypertext markup language, see for example, Col. 7, lines 18-55, etc.

Regarding claim 22 and the limitation wherein management of the listed bills include at least viewing a complete representation of the bill (See, for example, the abstract, Col. 16 lines 1-24, etc.),

marking that the bill has been paid (See, for example, Col. 16 lines 31-33, etc.), deleting the bill (See, for example, Col. 5, lines 44-55, specifically "...replacing outdated PI...stored on the client computer... "), and

receiving an alert associated with the bill (See, for example, Col. 16 lines 11-24, "email notification").

Regarding claim 23 and the limitation wherein selected management of the bill includes recommendations from the system service see, for example, Col. 16, lines 11-24 especially lines 16-18 reproduced immediately below.

wherein it is understood that the recommendation is the notification to pay the bill before the due date.

Applicant's response:

Regarding claim 13, applicant disagrees that the Examiner has effectively shown the interactive interface, as claimed. The Examiner states Freistat teaches, "a first Internet site hosted by the server (Col. 9 lines 15-17 "utilizing a Web site as an intermediary" accessible by the computerized appliance comprising a first instance of the software providing an interactive interface enabling the user to select, view and pay itemized bills accessed from billing sources having Internet sites (250) other than the first Internet site;" Applicant produces col. 9, lines 15-17 of Freistat, below:

The present invention also contemplates indirect access of PI by the end user utilizing a Web site as an intermediary; however, such indirect access would not require the end user to specify a delivery destination unless additional delivery options were desired.

Applicant argues that one with skill in the art would not interpret the intermediary Web site of Freistat to include an interactive interface where the user may select, view and pay itemized bills accessed from billing sources. Applicant argues that this web site may present PI from the user's PI store in a format designed by the user. Therefore, the user may view a bill at this site, but there is no interactive interface allowing the selection and payment of the viewable bills, as claimed. The Examiner finds teachings in Freistat allowing a user to instruct the system of Freistat to make a payment to a PI provider, but this functionality of viewing, selecting and paying in Freistat does not occur at an interactive interface.

Applicant teaches an interface suite 211, termed a Dashboard by the inventors, provides a single interactive center for viewing summary data and for performing various transaction tasks related to data available through the interface. Interface 211 is described as a suite because it is composed of a plurality of sub-interfaces categorized in general by the type of data and functionality available through interaction with them.

The plurality of sub-interfaces forming interface 211 are, in this example, packaged in the form of a single dynamic Web page using hyper-text-markup-language (HTML).

Applicant claims an interactive interface allowing a plurality of functions, (viewing, selecting, paying) to occur within one interactive interface. The art of Freistat fails to teach the claimed interactive interface, hence the Examiner's failure to show it in a drawing of Freistat providing an element number or show the functionality within a single interface. The Examiner essentially ignores the limitation when presenting the rejection by failing to show what element in Freistat reads on applicant's claimed interface. Showing various functionality of Freistat throughout the system does not suffice. Therefore, the Examiner has failed to show each and every limitation of applicant's claim in the reference, as required in a 102(a) rejection. Applicant points out that the art of Freistat is commonly owned and is confident that the art can be removed in a 103 rejection.

Applicant believes that claim 13 is patentable over the art of Freistat. Claims 15-23 are patentable on their own merits, or at least as depended from a patentable claim.

Summary

As all of the claims, as amended and argued above, have been shown to be patentable over the art presented by the Examiner, applicant respectfully requests reconsideration and the case be passed quickly to issue.

If any fees are due beyond fees paid with this amendment, authorization is made to deduct those fees from deposit account 50-0534. If any time extension is needed beyond any extension requested with this amendment, such extension is hereby requested.

Respectfully Submitted
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